

Information to identify the case:Debtor 1 Larry Paul Howell

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9263**

EIN --_-----

Debtor 2 Kathleen Therese Howell

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9574**

EIN --_-----

United States Bankruptcy Court **Northern District of Texas**Case number: **18-70235-hdh7****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Larry Paul Howell
aka Larry Paul Howell Jr

Kathleen Therese Howell

11/15/18**By the court:** Harlin DeWayne Hale
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Northern District of Texas

In re:
Larry Paul Howell
Kathleen Therese Howell
Debtors

Case No. 18-70235-hdh
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0539-7

User: admin
Form ID: 318

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Date Rcvd: Nov 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2018.

db/jdb
cr +Larry Paul Howell, Kathleen Therese Howell, 7864 FM 2331, Godley, TX 76044-4037
+6th Avenue MCA Fund I, LP, c/o Mark F. Magnozzi, The Magnozzi Law Firm, P.C.,
23 Green Street, Suite 302, Huntington, NY 11743-3336
cr +Godley ISD, % Perdue Brandon Fielder Et Al, 500 E. Border Street, Suite 640,
Arlington, TX 76010-7457
cr +Happy State Bank, Burdett Morgan Williamson & Boykin, LLP, co C. Jared Knight,
701 S. Taylor, Suite 324, Amarillo, TX 79101-2417
cr +Johnson County, c/o Perdue Brandon Fielder et al, 500 E Border Street, Suite 640,
Arlington, TX 76010-7457
cr +KUBOTA CREDIT CORPORATION, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr +Mechanics Bank, c/o Quilling, Selander, et al, 2001 Bryan Street, Suite 1800,
Dallas, TX 75201-3070
18214515 +ACT Saw Cutting & Removal, 1527 Hwy 114 Ste 500, Grapevine, TX 76051-8671
18214517 AeroCare Home Medical Equip Of Granbury, 2233 E Main St, Montrose, CO 81401-3831
18214518 +Alliance One Receivables Management Inc, 6160 Mission Gorge Rd Ste 300,
San Diego, CA 92120-3449
18214519 +Alliance One-PMT Solutions, 2330 130th Ave NE Ste C 100, Bellevue, WA 98005-1756
18214521 +American Hallmark Insurance Co of Texas, 777 Main St Ste 1000, Fort Worth, TX 76102-5314
18214522 +Andre Larabie, MBA PhD, 9450 SW Gemini Dr Ste 31735, Beaverton, OR 97008-7105
18214523 +Baber Hussain, 18907 Montfort Dr, Dallas, TX 75240
18256745 +Burdett Morgan Williamson & Boykin LLP, 701 S. Taylor, Suite 324, Amarillo, TX 79101-2417
18214526 +Capital Bank, Attn: Bankruptcy, 1 Church St. No. 300, Rockville, MD 20850-4190
18214527 +Chase, PO Box 183164, Columbus, OH 43218-3164
18214528 +Christopher D Montez, 12222 Merit Dr Ste 1200, Dallas, TX 75251-2231
18214529 +City of Cleburne, 10 N. Robinson St, Cleburne, TX 76031-5641
18214530 +Cleburne Eye Clinic, 839 N Nolan River Rd, Cleburne, TX 76033-7001
18214531 +Commercia Recovery Bureau, PO Box 803318, Dallas, TX 75380-3318
18214532 +Concrete Related Products, LLC, PO Box 678707, Dallas, TX 75267-8707
18214533 +Craig, Terrill, Hale & Grantham, LLP, 9816 Slide Road, Suite 201, Lubbock, TX 79424-7670
18214537 +Dang Medical Clinic PA, Attn No. 19789W, PO Box 17000, Belfast, ME 04915-4065
18214538 +Federal Insurance Co, 15 Mountain View Rd, Warren, NJ 07059-6711
18214540 +GC Services Limited Partnership, Collection Agency Division, 6330 Gulfton,
Houston TX 77081-1108
18214539 +Gary & Shirley Shirley, 301 E Commerce St, Eastland, TX 76448-2812
18214543 +HD Supply Construction & Industrial, PO Box 4852, Orlando, FL 32802-4852
18214541 +Happy State Bank, PO Box 68, Happy, TX 79042-0068
18214544 +Hewlett Law PLLC, PO Box 2772, Cleburne, TX 76033-2772
18214545 +Hood Medical Group, Inc, Attn: No. 19037E, PO Box 14000, Belfast, ME 04915-4033
18214546 +Hunt Construction, 4099 McEwin Ste 400, Dallas, TX 75244-5057
18321021 +Independent Bank, c/o Laura L. Worsham, Jones Allen & Fuquay LLP, 8828 Greenville Ave.,
Dallas, TX 75243-7143
18214547 +Independent Bank, Cleburne Banking Center, 400 N Carroll Blvd, Denton, TX 76201-9011
18352294 +Ingram Concrete, LLC, c/o Misti L. Beanland, Esq., Matthews, Shiels, Knott, LLP,
8131 LBJ Freeway, Suite 700, Dallas, TX 75251-1352
18214548 +Innovative Infusions, PO Box 793653, Dallas, TX 75379-3653
18214551 +Jason C Smith, Attorney at Law, PO Box 128, Denton, TX 76202-0128
18214552 +Johnson County Tax Appraisal, 109 North Main Street, Cleburne, TX 76033-4991
18239303 +LegacyMax Investments LLC Series B, 502 N. Ridgeway, Cleburne, TX 76033-5112
18214554 +Magnozzi & Kye, LLP, 23 Green St Ste 302, Huntington, NY 11743-3336
18214555 +Matthews, Shiels, Knott,, Eden, Davis & Beanland LLP, 8131 LBJ Fwy Ste 700,
Dallas, TX 75251-1352
18214558 +Professional Account Services Incv, Attn: PPCU, PO Box 68, Brentwood, TN 37024-0068
18214559 +ProstheticCare Fort Worth, 7241 Hawkins View Dr, Fort Worth, TX 76132-3921
18214560 +Quest Diagnostics, PO Box 740779, Cincinnati, OH 45274-0779
18214564 +RMS, PO Box 361136, Columbus, OH 43236-1136
18214561 +Ray Hubbard Emerg Phy PLLC, PO Box 8097, Philadelphia, PA 19101-8097
18214562 +Richard James & Associates Inc, 4317 NE Thurston Wy Ste 270, Vancouver, WA 98662-6673
18214565 #+Sheila Greenspan, 3320 Rosinka Ct, Naples, FL 34112-5416
18214566 +Singleton Associates, PA, dba RADPartners Houston, PO Box 205217, Dallas, TX 75320-5217
18214568 +Sunstate Equipment Co, 5553 E Washington, Phoenix, AZ 85034
18214570 +Texas Health Resources, PO Box 975613, Dallas, TX 75397-5613
18214571 +The Hartford, PO Box 660916, Dallas, TX 75266-0916
18214572 +The Leviton Law Firm Ltd, 3 Golf Ctr Ste 361, Hoffman Estates, IL 60169-4910
18214573 +Trident Asset Management, Attn: Bankruptcy, PO Box 888424, Atlanta, GA 30356-0424
18214574 +US Anesthesia Partners, PO Box 660267, Dallas, TX 75266-0267
18214575 +UT Southwestern, P.O. Box 848009, Dallas, Texas 75284-8009
18214576 +Vaniency S Nwigwe, 1271 S. State Hwy 205, Rockwall, TX 75082-6959

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

| | | |
|----------|--|---|
| tr | +EDI: FSKBROWN.COM Nov 17 2018 03:39:00 | Shawn K. Brown, Chapter 7 Trustee, PO Box 93749, Southlake, TX 76092-0117 |
| cr | +EDI: PRA.COM Nov 17 2018 03:38:00 | Orion, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 18214520 | EDI: RMCB.COM Nov 17 2018 03:38:00 | AMCA, P.O. Box 1235, Elmsford, NY 10523-0935 |
| 18214524 | +E-mail/Text: defaultspecialty.us@bbva.com Nov 16 2018 23:03:32 | BBVA Compass, Attn: Bankruptcy, PO Box 10566, Birmingham, AL 35296-0001 |
| 18214534 | +E-mail/Text: SPECIALSERVICES@CRBAUTO.COM Nov 16 2018 23:04:32 | CRB Auto, Mechanics Bank - Auto Finance Division, PO Box 98541, Las Vegas, NV 89193-8541 |
| 18214525 | +E-mail/Text: SPECIALSERVICES@CRBAUTO.COM Nov 16 2018 23:04:32 | California Republic Bk, Attn: Legal Dept, PO Box 5610, Hercules, CA 94547-5610 |
| 18214535 | +EDI: CCS.COM Nov 17 2018 03:38:00 | Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679 |
| 18214536 | +E-mail/Text: CSIBKR@CREDITSYSTEMSINTL.COM Nov 16 2018 23:04:39 | Credit Systems International, Inc, 1277 Country Club Lane, Fort Worth, TX 76112-2304 |
| 18214550 | EDI: IRS.COM Nov 17 2018 03:38:00 | IRS Special Procedures, 1100 Commerce St., Room 951, Mail Stop 5029 DAL, Dallas, TX 75246 |
| 18214553 | E-mail/Text: specialassets@legacytexas.com Nov 16 2018 23:03:20 | Legacy Texas Bank, PO Box 869105, Plano, TX 75086-9105 |
| 18214556 | +E-mail/Text: beanland@mssattorneys.com Nov 16 2018 23:02:59 | Misti L Beanland, 8131 LBJ Fwy Ste 700, Dallas, TX 75251-1352 |
| 18214557 | +E-mail/Text: jking@offermandking.com Nov 16 2018 23:02:26 | Offerman & King LLP, Attorneys at Law, 6420 Wellington Pl, Beaumont, TX 77706-3206 |
| 18219036 | +EDI: PRA.COM Nov 17 2018 03:38:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 18214563 | +EDI: RMCB.COM Nov 17 2018 03:38:00 | RMCB, 4 Westchester Plaza, Ste 110, Elmsford, NY 10523-3835 |
| 18214567 | EDI: CALTAX.COM Nov 17 2018 03:38:00 | State of California, Franchise Tax Board, PO Box 942867, Sacramento, CA 94267-0011 |
| 18214569 | +E-mail/Text: amccoy@synerpriseconsulting.com Nov 16 2018 23:03:44 | Synerprise Consulting Servcie, 2809 Regal Rd, Ste 107, Plano, TX 75075-6349 |
| | | TOTAL: 16 |

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

| | |
|-----------|---|
| 18214542 | Hawks & Horns |
| cr* | +Independent Bank, c/o Laura L. Worsham, Jones, Allen & Fuquay LLP, 8828 Greenville Ave., Dallas, TX 75243-7143 |
| 18214549* | Internal Revenue Service, Special Procedures-Insolvency, PO Box 7346, Philadelphia, PA 19101-7346 |
| 18214516 | ##+AECOM Hunt, 4099 McEwen Ste 400, Dallas, TX 75244-5057 |

TOTALS: 1, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0539-7

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Date Rcvd: Nov 16, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2018 at the address(es) listed below:

C. Jared Knight on behalf of Creditor Happy State Bank jknight@bmwb-law.com,
rluginbyhl@bmwb-law.com;bedwards@bmwb-law.com
Chandra Dianne Pryor on behalf of Creditor KUBOTA CREDIT CORPORATION
Chandra.Pryor@BonialPC.com
Eboney D. Cobb on behalf of Creditor Godley ISD ecobb@pbfc.com,
ecobb@pbfc.com;ecobb@ecf.inforuptcy.com
Eboney D. Cobb on behalf of Creditor Johnson County ecobb@pbfc.com,
ecobb@pbfc.com;ecobb@ecf.inforuptcy.com
Laura L. Worsham on behalf of Plaintiff Independent Bank lworsham@jonesallen.com
Laura L. Worsham on behalf of Creditor Independent Bank lworsham@jonesallen.com
Misti L. Beanland on behalf of Plaintiff Ingram Concrete, LLC beanland@mssattorneys.com
Monte J. White on behalf of Debtor Larry Paul Howell
wf.ecf@aol.com;ecfnotices-noreply@montejwhite.com
Monte J. White on behalf of Joint Debtor Kathleen Therese Howell
wf.ecf@aol.com;ecfnotices-noreply@montejwhite.com
Patrick Michael Lynch on behalf of Creditor Mechanics Bank plynych@qslwm.com,
jtownzen@qslwm.com
Shawn K. Brown trustee@browntrustee.com, skb@trustesolutions.net
United States Trustee ustpregion06.da.ecf@usdoj.gov

TOTAL: 12